

Ticket Office
City Office 430
Broadway.

DEPOTS
5th & Norton
and
Union Station.

Departs.

Lv. Paducah	7:45 a.m.
Ar. Jackson	12:30 p.m.
Ar. Nashville	1:30 p.m.
Ar. Memphis	2:30 p.m.
Ar. Hickman	1:35 p.m.
Ar. Chattanooga	9:27 p.m.
Lv. Paducah	2:15 p.m.
Ar. Nashville	8:30 p.m.
Ar. Memphis	8:40 p.m.
Ar. Hickman	8:35 p.m.
Ar. Chattanooga	2:44 a.m.
Ar. Jackson	7:30 p.m.
Ar. Atlanta	7:10 a.m.
Lv. Paducah	6:00 p.m.
Ar. Murray	7:32 p.m.
Ar. Paris	9:15 p.m.

Arrival.

Arrives 1:20 p.m. from Nashville, Memphis and all Southern points.

Arrives 8:15 p.m. from Nashville, Memphis and all Southern points.

7:45 a.m. train connects at Hollow Rock Jet, with chair car and Buffet Broker for Memphis.

2:15 p.m. train connects at Hollow Rock Jet, with chair car and Buffet Broker for Nashville.

P. L. Weiland, City Ticket Agent, 430 Broadway.

B. S. Burnham, Agent, Fifth and Norton.

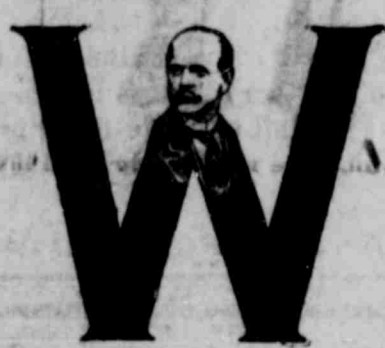
R. M. Prather, Agent, Union Depot.

DR. KING BROOKS, DENTIST,



Room 7, Truheart Building, upstairs. Next to Catholic church. New phone 1393. Office hours 8:30 a. m. to 5:30 p. m. Residence, old phone 13.

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NEW STATE HOTEL

METROPOLIS, ILL.
D. A. Bailey, Prop.
Newest and Best Hotel in the city.
Rates \$2.00. Two large sample rooms. Bath rooms, Electric lights. The only centrally located Hotel in the city.
COMMERCIAL PATRONAGE SOLICITED.

EVANSVILLE, PADUCAH AND CAIRO LINE.
(Incorporated.)

EVANSVILLE-PADUCAH PACKET.
(Daily Except Sunday.)
Steamers Joe Fowler and John S. Hopkins, leave Paducah for Evansville and way landings at 11 a. m.

THE STEAMER DICK FOWLER
Leaves Paducah for Cairo and way landings at 8 a. m. sharp, daily, except Sunday. Special excursion rates now in effect from Paducah to Cairo and return, with or without meals and room. Good music and table unsurpassed.

For further information apply to S. A. Fowler, General Pass. Agent, or Given Fowler, City Pass. Agent, at Fowler-Crumbaugh & Co.'s Office, First and Broadway.

ST. LOUIS & TENNESSEE RIVER PACKET COMPANY.
(Incorporated.)

FOR THE TENNESSEE RIVER.

STEAMER CLYDE.
Leaves Paducah for Tennessee River Every Wednesday at 4 p. m.

A. W. WRIGHT.....Master
EUGENE ROBINSON.....Clerk

This company is not responsible for invoice charges unless collected by the clerk of the boat.
Special excursion rates from Paducah to Waterloo. Fare for the round trip \$8.00. Leaves Paducah every Wednesday at 4 p. m.

ANOTHER WONDER OF SCIENCE.

Biology Has Proved That Dandruff Is Caused by a Germ.

Science is doing wonders these days in medicine as well as in mechanics. Since Adam lived, the human race has been troubled with dandruff, for which no hair preparation has heretofore proved a successful cure until Newbro's Herpicide was put on the market. It is a scientific preparation that kills the germ that makes dandruff or scurf by digging into the scalp to get at the root of the hair, where it saps the vitality, causing itching scalp, falling hair, and finally baldness. Without dandruff hair must grow luxuriantly. It is the only destroyer of dandruff. Sold by leading druggists. Two sizes, 50c. and \$1.00. Send 10c. in stamps for sample to The Herpicide Co., Detroit, Mich., R. W. Walker Co., Special Agents.

Rackache, Pain in the Hips and Groins

In most cases are direct results of WEAK KIDNEYS and INFLAMMATION OF THE BLADDER. The strain on the Kidneys and inflamed membranes lining the neck of the bladder producing the pains.

LARK'S KIDNEY GLOBES WILL CURE IT

Two doses give relief, and one box will cure any ordinary case of Kidney or Bladder trouble. Removes Gravel, cures Diabetes, Seminal Emissions, Weak and Lame Back, Rheumatism and all irregularities of the Kidneys and Bladder in both men and women. Sold at 50 cents a box on the No Cure No Pay basis by McPherson's drug store, Fourth and Broadway, sole agents for Paducah, or sent by mail upon receipt of price to Lark Medicine Co., Louisville, Ky.

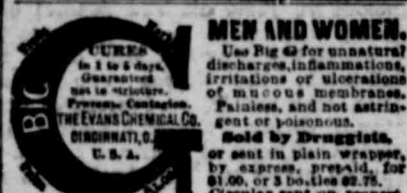
Some fish will only lie on a sandy bottom, but the average fisherman will lie anywhere.

LAZY LIVER

"I find Cascarets so good that I would not be without them. I was troubled a great deal with torpid liver and headache. Now since taking Cascarets Candy Cathartic I feel very much better. I shall certainly recommend them to my friends as the best medicine I have ever seen."



Pleasant, Palatable, Potent, Taste Good, Do Good, Never Sicken, Weaken or Grip, Lax. 25c. per box. Sold in bulk. The genuine label stamped C. C. C. Guaranteed to cure or your money back.
Steering Remedy Co., Chicago or N.Y. For ANNUAL SALE, TEN MILLION BOXES



RUBBER STAMPS Made to Order

Mail orders given prompt attention. Seals, Numbering Machines, Daters, etc.



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Extracting Teeth and Plate Work a Specialty.

KILL THE COUGH AND CURE THE LUNGS

WITH Dr. King's New Discovery FOR COUGHS AND ALL THROAT AND LUNG TROUBLES.
GUARANTEED SATISFACTORY OR MONEY REFUNDED.

DANGER LURKS IN BANK DEPOSIT LAW

Comptroller Points Out Weakness of Bryan's Demands.

By Encouraging Hazardous Banking It Would Increase Failure.

IS NOT A POLITICAL ISSUE.

Washington, Sept. 8.—The guarantee of bank deposits is in no sense a political question in the opinion of Thomas P. Kane, acting comptroller of the currency, who has occupied the position of deputy comptroller for many years, and is competent to treat the subject in an expert manner, which he has done upon request. William J. Bryan, Democratic candidate for the presidency, and others are injecting the subject into the present campaign as an issue, but Mr. Kane, in an able and extended review of the subject, shows how it is far more than that—in fact, that it is an economic problem which cannot be solved correctly by party politics. Mr. Kane's observations, written after much careful thought and study, expose the fallacy of the Oklahoma guaranty law. He says: "The opinion recently rendered by the attorney general of the United States, to the effect that it is unlawful for any National Banking association to enter into such an agreement as is contemplated by the Oklahoma deposit guaranty law, disposes of the question so far as the legal right of national banks under existing laws to make a contract of this nature is concerned. Economic, Not a Political Problem. This opinion, however, does not deal with nor settle the basic principle involved in this latest monetary problem which has been suddenly injected into our complex banking system, and into state and national politics. The question is in no sense a political one, in the common application of that term, and cannot be correctly solved by party politics. It is an economic problem which appeals strongly to a considerable number of our people, as well as to some well-known students of finance, and is attracting enough attention to call for thoughtful consideration and intelligent discussion by experienced bankers and financial scientists. The principle itself is believed by the writer to be ethically and fundamentally unsound, but its baneful tendencies should be demonstrated by impartial and logical reasoning, devoid of selfish considerations, and not by passionate political strife. This movement did not originate with the bank depositor. It is the natural sequence of a keen and more or less selfish competition for business between the banks in the newly settled, and rapidly developing sections of our country, and has been seized upon by the politicians as a popular tenet with which to secure for their party candidates the votes of the unwary and unthinking. Unless its fallacy is intelligently exposed it is likely to extend to other sections of the country. The most persistent advocates of this modern financial heresy among the banking fraternity will be found in those sections of the country where liberal or excessive rates of interest are offered by banks as an inducement to secure deposits, and high rates of interest are offered by banks as an inducement to secure deposits and high rates are charged for loans. Encourages Speculative Banking. The legal rate of interest in the state of Oklahoma is 7 per cent. The contract rate is 12 per cent. Next to Texas, Oklahoma leads the states of the Union in the number of national banks of the small-capital class that have been chartered since the passage of the act of congress of March 14, 1900, providing for banks with a minimum capital of \$25,000. There are in Oklahoma at this writing 307 national banks, 217 of which have a capital each of less than \$50,000. Competition among this class of banks is keen. A large number of these banks pay 6 per cent on deposit and receive 12 per cent per annum on some loans and from 2 to 5 per cent per month on others. The payment of liberal or excessive rates of interest as an inducement to secure deposits attracts funds to a bank which would not otherwise be received. The neutral tendency of such a policy, is toward injudiciousness and speculative banking. Because, in order to find profitable employment for such deposits at a higher rate of interest than that paid, the bank is compelled to seek investments for such funds in loans or securities of a more or less speculative or hazardous character. Such a policy makes a depositor's guaranty law very essential to a bank of this class as a means of maintaining itself in the community in competition with the conservatively managed institution which pays no interest on deposits subject to withdrawal on demand, but relies principally upon the reputation which a safe and conservative management inspires to secure its proportionate share of the banking business of the locality. Depositors who have any regard for the safe of their funds should consider well the relative strength

and security of the institution which offers as an inducement for deposits a liberal or excessive rate of interest, and the one which pays no interest on active accounts, or a moderate rate only on certain lines of deposits.

How Law Would Operate
But the depositors' guaranty scheme offers no premium for experience, prudence and conservatism. It holds the careful and reputable banker responsible for his proportionate share of the deposit liabilities of his injudicious or speculative neighbor, when disaster overtakes the hazardous ventures of the latter.

The logical effect of such a system as the Oklahoma guaranty law is to sponsor for the weak, the conservatively managed for the speculative. It requires the strong bank to stand still. Personal equation, an important factor to be considered in the banking business, is eliminated entirely, and, so far as the depositor is concerned, inexperience, incompetency and recklessness count for as much as conservatism and reputation. The relative strength and stability of a bank would not concern the average depositor. He would regard his funds as safe in the wildest bank as in the sound and safely managed institution, because banks of the latter class, under a compulsory guaranty law, would be responsible to the extent of their unknown liability for any deficiency in assets in excess of the deposit liabilities of the former concern. In addition thereto the self-reliant banks would suffer the loss of business diverted to the speculative and incompetently managed institution, which it would not have obtained but for the confidence inspired by the security of the guaranty.

Not a Function of Government.

It is not the function of the government, state or national, to guaranty deposits in the banks any more than it is to insure the business ventures of the individuals, company or corporation in any other investment or risk. Neither is it the legitimate function of banks to insure or guaranty the deposits of each other.

It is claimed by some of the advocates of this policy that because of the state and national governments exact of banks security for public funds that the depositor should be likewise secured. An individual has the same right as the government to require security for his deposit, but neither the government nor the depositor has any right to require one bank to guaranty a deposit in another bank. A bank may lawfully and legitimately guarantee its own obligations, but it has no moral right from an economic point of view to guarantee the obligations of another party, bank or individual. Such a policy, based as it would be upon a false premise, must eventually fail because of its inherent weakness.

On July 28, 1908, the date of the attorney general's opinion on the guaranty law, there were 307 national banks in operation in the state of Oklahoma. On August 8 the comptroller of the currency notified all of these banks that it was held to be lawful for any national bank to avail itself of the privileges of the guaranty law, and required such as had entered into a contract of that nature with the state banking board to withdraw therefrom. Only 57 of these banks were found to have made contract agreements, and of this number 39 have informed the comptroller of the currency that they have withdrawn or would notify the state banking board of their intention and desire to do so, and the remaining 16 have the matter under advisement. Thus far only 2 have actually gone into liquidation for the purpose of reorganizing under the state banking system.

Two hundred and fifty of the national banks in the state have not availed themselves of the privileges of the guaranty law, and a large number reported that it was not their purpose to do so, as they were not in sympathy with the movement.

Some of the 57 banks that made guaranty contracts declared that they were compelled to enter into the agreement because their neighboring banks had done so, and was advertising the fact as a means of attracting additional business.

The annual average of individual deposits in the active national banks during the forty-three years' existence of the national banking system ending with 1907, was \$1,529,359.311. The average annual loss to creditors of such of the insolvent banks as have been finally liquidated amounted to \$771,705, or one-twentieth of 1 per cent of the average annual deposits in active national associations.

Would Increase Bank Failures.
This very creditable showing speaks well for the security, popularity and successful operation of the national banking system. Instead, therefore, of entering upon such a questionable and experimental scheme as the guaranteeing of deposits by the government, or by the banks for each other, the national banking laws should be amended otherwise to increase the security of the creditors of the banks, and reduce to a minimum this already small percentage of loss to depositors.

A bank failure is demoralizing in any community, no matter how small the percentage of loss may be to the depositors. A guaranty of deposits scheme would undoubtedly increase rather than diminish the number of

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The salaries paid by Uncle Sam to Civil Service employees equal and exceed those paid in any branch of private commercial life. Thousands of appointments are made annually. To learn how you can secure a good government position by qualifying at home to pass any Civil Service Examination, write today for our Free Civil Service Book.

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SCRANTON, PA.

WOODCOCK FLOUR

Highest Patent Union Made

For sale by all grocers. Don't take any flour represented just as good, for there is none. If any grocer refuses to fill your order call up phone 40, we will tell you where to get it.

ESTABLISHED 1874.

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PADUCAH, KENTUCKY.

UNITED STATES DEPOSITORY.

Capital, Surplus and Undivided Profits \$400,000.00
Shareholders Responsibility 200,000.00
Total Responsibility to Depositors 600,000.00

S. B. HUGHES, President. J. S. FRIEDMAN, Vice President.
J. C. UTTERBACK, Cashier. C. E. RICHARDSON, Asst. Cashier.

INTEREST PAID ON TIME DEPOSITS.

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A. E. ANSPACHER, S. B. HUGHES, S. A. FOWLER, J. L. FRIEDMAN, J. C. UTTERBACK, DR. J. G. BROOKS, BRACK OWEN.

Putting On Appearances.

In a small country town, a tailor, with few customers, and consequently, a limited income, had a well-known habit of indulging in tall talk. On one occasion, after receipting a bill, he inquired if the gentleman would take a glass of his home-brewed ale. Upon receiving an answer in the affirmative, he shouted to the inmate of the kitchen to draw a jug of ale for the shop. After some little time the ale was brought, and as the servant, who was a new hand, placed the jug on the counter she said: "If you please, sir, you're not to have any more ale at the Cross Keys without the money. This is the second pot owing for."

"At another time his little girl ran into the shop, calling her father to dinner. A gentleman being in the shop, Mr. H. said: "What is there for dinner, my child?" To which she replied, "Two red herrings."

After the stranger's departure Mr. H. rebuked the child for exposing their straightened circumstances bidding her for the future to say something larger when asked a similar question. Soon the opportunity arrived, and when the tailor asked, in the presence of a third person: "What's for dinner, Polly?" Polly promptly answered, "A whale, father."

ROGERS' LIVERWORT

Tar and Canebrake

For the complete cure of Coughs, Colds, Asthma and Bronchitis and all Lung complaints tending to Consumption, Liverwort, Tar and Wild Cherry, have for ages maintained an established reputation as a standard Cough Remedy. It contains no opium or harmful drug; can be given with safety to children. Price \$1.00. Sold by druggists, Williams' Mfg. Co., Props., Cleveland, O.

Magistrate—The next person who interrupts the proceedings of this court will be expelled from the room. Prisoner—Hokey! Whooper-ee! New lemme go!—Judge.

Belvedere

The beer that's wholesome and healthful and is an aid to digestion.

Lots of reasons why you should drink no other.

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And Let Us Prosper

Our 50 men spend all their earnings in Paducah. Our profits are spent in Paducah. You get them, directly or indirectly.

BOOST BELVEDERE

Help us to double our capacity and work 100 men next year.

